Company Tracking Number:

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized Standardized

Product Name: ARPREMIC2010

Project Name/Number: BG ARPREMIC2010/BG ARPREMIC2010

Filing at a Glance

Company: Medico Insurance Company

Product Name: ARPREMIC2010 SERFF Tr Num: MDIC-126470052 State: Arkansas TOI: MS02I Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 44664

Pre-Standardized Closed

Sub-TOI: MS02I.000 Medicare Supplement - Co Tr Num: State Status: Approved-Closed

Pre-Standardized

Filing Type: Rate Reviewer(s): Stephanie Fowler

Author: Gelecki Bryan Disposition Date: 02/02/2010

Date Submitted: 01/25/2010 Disposition Status: Approved-

Closed

Implementation Date Requested: 04/01/2010 Implementation Date: 04/01/2010

State Filing Description:

General Information

Project Name: BG ARPREMIC2010 Status of Filing in Domicile: Authorized Project Number: BG ARPREMIC2010 Date Approved in Domicile: 10/09/2009

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Market Type: Individual

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 8%

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 02/02/2010 Explanation for Other Group Market Type:

State Status Changed: 02/02/2010

Deemer Date: Created By: Gelecki Bryan

Submitted By: Gelecki Bryan Corresponding Filing Tracking Number:

Filing Description:

MEDICO INSURANCE COMPANY

NAIC # 31119

RE: Annual Filing of Medicare Experience & Rates

Rate Schedules for Pre-Standardized Medicare Supplement Policy Forms 402Y, 484Z, 486Y, 397 and 990, and Rider

Form 405B.

Company Tracking Number:

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized Standardized

Product Name: ARPREMIC2010

Project Name/Number: BG ARPREMIC2010/BG ARPREMIC2010

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are attached

The submission includes a request for an 8% rate increase. Subject to your approval, the increase would be implemented after proper notification of the insureds.

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

Company and Contact

Filing Contact Information

Bryan Gelecki, Compliance Research Analyst bgelecki@gomedico.com

1515 S. 75th Street 800-695-5976 [Phone] 238 [Ext]

Omaha, NE 68124 402-391-4858 [FAX]

Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska
1515 S. 75th Street Group Code: Company Type: Life and Health

Omaha, NE 68124 Group Name: Medico State ID Number:

(800) 695-5976 ext. [Phone] FEIN Number: 47-0122200

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: Required for all rate filings per General Instructions.

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Medico Insurance Company \$50.00 01/25/2010 33765251

 SERFF Tracking Number:
 MDIC-126470052
 State:
 Arkansas

 Filing Company:
 Medico Insurance Company
 State Tracking Number:
 44664

Company Tracking Number:

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: ARPREMIC2010

Project Name/Number: BG ARPREMIC2010/BG ARPREMIC2010

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Stephanie Fowler	02/02/2010	02/02/2010

 SERFF Tracking Number:
 MDIC-126470052
 State:
 Arkansas

 Filing Company:
 Medico Insurance Company
 State Tracking Number:
 44664

Company Tracking Number:

TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized

Product Name: ARPREMIC2010

Project Name/Number: BG ARPREMIC2010/BG ARPREMIC2010

Disposition

Disposition Date: 02/02/2010

Implementation Date: 04/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after April 1. 2010. This approval is subject to the following:

• Increases will not be given more frequently than once in a twelve-month period

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders	Premium for	Change (where	Change (where
	Change:		Change for	Affected for this	this Program:	required):	required):
			this	Program:			
			Program:				
Medico Insurance	8.000%	8.000%	\$233	1	\$2,911	%	%
Company							

Company Tracking Number:

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: ARPREMIC2010

Project Name/Number: BG ARPREMIC2010/BG ARPREMIC2010

Schedule Item Schedule Item Status Public Access

Supporting DocumentHealth - Actuarial JustificationApprovedNoRateRate SheetsApprovedYes

 SERFF Tracking Number:
 MDIC-126470052
 State:
 Arkansas

 Filing Company:
 Medico Insurance Company
 State Tracking Number:
 44664

Company Tracking Number:

TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized

Product Name: ARPREMIC2010

Project Name/Number: BG ARPREMIC2010/BG ARPREMIC2010

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 8.000%

Effective Date of Last Rate Revision: 04/01/2009

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders	Premium for	Change (where	Change (where
	Change:		Change for	Affected for this	this Program:	required):	required):
			this	Program:			
			Program:				
Medico Insurance	8.000%	8.000%	\$233	1	\$2,911	%	%
Company							

Company Tracking Number:

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: ARPREMIC2010

Project Name/Number: BG ARPREMIC2010/BG ARPREMIC2010

Rate/Rule Schedule

Schedule Document Name: Affected Form Rate Rate Action Information: Attachments

Item Numbers: Action:*

Status: (Separated with

commas)

Approved Rate Sheets 397, 402Y, 990, Revised Previous State Filing 41186 AR_PSTAR_MIC

02/02/2010 484Z, 486Y, Number: Rates as 405B Percent Rate Change 8.000 Filed.pdf

Request:

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-397
Gross Premium Code: 397BA - Rate Group: MS60
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age Premium

65 & OV 2244.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS397(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-397
Gross Premium Code: 397BA - Rate Group: MS60
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age Premium

65 & OV 2424.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-397
Gross Premium Code: 397JB - Rate Group: MS60
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age Premium

65 & OV 2637.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS397(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-397
Gross Premium Code: 397JB - Rate Group: MS60
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age Premium

65 & OV 2848.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-402Y
Gross Premium Code: 402YD - Rate Group: MS60
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 05/03/1983 Through 01/11/1984

> Plan 1 Issue Age Premium

65 & OV 2227.00

Plan 2 Issue Age Premium

65 & OV 2668.00

Plan 3 Issue Age Premium

65 & OV 3109.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS402Y(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-402Y
Gross Premium Code: 402YD - Rate Group: MS60
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 05/03/1983 Through 01/11/1984

> Plan 1 Issue Age Premium

65 & OV 2405.00

Plan 2 Issue Age Premium

65 & OV 2882.00

Plan 3 Issue Age Premium

65 & OV 3358.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS402Y(AR) DATE: 12/29/2009

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
UR405B
Gross Premium Code: 405BC - Rate Group: MS60
MED SURG RIDER PART B - AR

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 05/03/1983 Through 07/10/1983

Issue Age Premium

65 - 0 140.00

Monthly premiums are 1/11 of the annual premium.

Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRSR405B(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
UR405B
Gross Premium Code: 405BC - Rate Group: MS60
MED SURG RIDER PART B - AR

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 05/03/1983 Through 07/10/1983

> Plan 1 Issue Age Premium

> > 65 - 0 151.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRSR405B(AR) DATE: 12/29/2009

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-484Z
Gross Premium Code: 484ZE - Rate Group: MS60
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 11/15/1983 Through 02/01/1985

> Plan 1 Plan 1 Plan 1 Std Clss 1Cnd Clss 2Cnd Clss Issue Age Premium Premium Premium

65 & OV 2333.00 2469.00 2606.00

Plan 2 Plan 2 Plan 2 Std Clss 1Cnd Clss 2Cnd Clss Issue Age Premium Premium Premium

65 & OV 3445.00 3629.00 3814.00

Plan 3 Plan 3 Plan 3 Std Clss 1Cnd Clss 2Cnd Clss Issue Age Premium Premium Premium

65 & OV 3939.00 4123.00 4308.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS484Z(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-484Z
Gross Premium Code: 484ZE - Rate Group: MS60
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 11/15/1983 Through 02/01/1985

> Plan 1 Plan 1 Plan 1 Std Clss 1Cnd Clss 2Cnd Clss Issue Age Premium Premium Premium

65 & OV 2519.00 2667.00 2814.00

Plan 2 Plan 2 Plan 2 Std Clss 1Cnd Clss 2Cnd Clss Issue Age Premium Premium Premium

65 & OV 3720.00 3919.00 4119.00

Plan 3 Plan 3 Plan 3 Std Clss 1Cnd Clss 2Cnd Clss Issue Age Premium Premium Premium

65 & OV 4254.00 4453.00 4652.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS484Z(AR) DATE: 12/29/2009

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-486Y
Gross Premium Code: 486YR - Rate Group: MS60
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 12/20/1985 Through 07/27/1988

> Plan 1 Issue Age Premium

65 & OV 2809.00

Plan 2

Issue Age Premium

65 & OV 3322.00

Plan 3 Issue Age Premium

65 & OV 3535.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS486Y(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-486Y
Gross Premium Code: 486YR - Rate Group: MS60
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 12/20/1985 Through 07/27/1988

> Plan 1 Issue Age Premium

65 & OV 3034.00

Plan 2 Issue Age Premium

65 & OV 3588.00

Plan 3 Issue Age Premium

65 & OV 3818.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS486Y(AR) DATE: 12/29/2009

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990AA - Rate Group: MS60
Plan A - 100% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 03/05/1990 Through 11/04/1991 Coverage for Part A Deductible

Issue Age Premium

65 & OV 6799.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990AA - Rate Group: MS60

Gross Premium Code: 990AA - Rate Group: MS Plan A - 100% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 03/05/1990 Through 11/04/1991 Coverage for Part A Deductible

Issue Age Premium

65 & OV 7343.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990AA - Rate Group: MS65
Plan A - 100% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 11/05/1991 Through 04/27/1992 Coverage for Part A Deductible

Issue Age Premium

65 & OV 5929.00

Monthly premiums are 1/11 of the annual premium.

Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990AA - Rate Group: MS65
Plan A - 100% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 11/05/1991 Through 04/27/1992 Coverage for Part A Deductible

Issue Age Premium

65 & OV 6403.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990BA - Rate Group: MS60
Plan B - 20% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 03/05/1990 Through 11/04/1991 Coverage for Part A Deductible

Issue Age Premium

64 & OV 5111.00

Monthly premiums are 1/11 of the annual premium.

Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990BA - Rate Group: MS60
Plan B - 20% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 03/05/1990 Through 11/04/1991 Coverage for Part A Deductible

Issue Age Premium

64 & OV 5520.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990BA - Rate Group: MS65
Plan B - 20% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 11/05/1991 Through 04/27/1992 Coverage for Part A Deductible

Issue Age Premium

64 & OV 4447.00

Monthly premiums are 1/11 of the annual premium.

Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990BA - Rate Group: MS65
Plan B - 20% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 11/05/1991 Through 04/27/1992 Coverage for Part A Deductible

Issue Age Premium

64 & OV 4802.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990CA - Rate Group: MS60
Plan C - 20% of Approved Charges

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 03/05/1990 Through 11/04/1991 Coverage for Part A Deductible

Issue Age Premium

64 & OV 4868.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990CA - Rate Group: MS60
Plan C - 20% of Approved Charges

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 03/05/1990 Through 11/04/1991 Coverage for Part A Deductible

Issue Age Premium

64 & OV 5257.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

Current Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990CA - Rate Group: MS65
Plan C - 20% of Approved Charges

CURRENT RATE SCHEDULE - Arkansas For Forms Issued From 11/05/1991 Through 04/27/1992 Coverage for Part A Deductible

Issue Age Premium

64 & OV 4233.00

Monthly premiums are 1/11 of the annual premium.

Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR) 1/09

Proposed Rate Schedule

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Omaha, Nebraska
MP-MS990
Gross Premium Code: 990CA - Rate Group: MS65
Plan C - 20% of Approved Charges

PROPOSED RATE SCHEDULE - Arkansas For Forms Issued From 11/05/1991 Through 04/27/1992 Coverage for Part A Deductible

Issue Age Premium

64 & OV 4571.00

Monthly premiums are 1/11 of the annual premium. Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.